GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:1089
ANSWERED ON:23.11.2007
HEALTH INSURANCE SCHEME
Owaisi Shri Asaduddin;Paraste Shri Dalpat Singh

Will the Minister of FINANCE be pleased to state:

(a) whether the Insurance Regulatory and Development Authority (IRDA) has set up a Committee under the Chairmanship of K. S. Sbastry to look into the health insurance schemes for senior citizens;

(b) if so, whether the said Committee has submitted its report to the Government;

(c) if not, the time by which the Committee is likely to submit its report;

(d) whether the Government has received complaints regarding health insurance for senior citizens; and

(e) if so, the details thereof?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL)

(a),(b)&(c): Yes, Sir. Insurance Regulatory and Development Authority (IRDA) has reported that the Committee is expected to submit its report to them by the end of November, 2007.

(d)&(e): The complaints received by Government/IRDA inter-alia, pertain to the following:

(i) Non-availability/restricted insurance coverage for senior citizens.

(ii) Exorbitant premium.

(iii) Exclusion of pre-existing disease.

(iv) Refusal to Renew.

(v) Arbitrary loading of premium.

(vi) Limited coverage of illness.

(vii) Non-receipt/delay in receipt of policy documents.

(viii) Undue delay in reimbursement

(ix) Inadequate networking of the hospitals by the Third Party Administrators.